

Helpful Resources or Programs For Home Modifications and Aging in Place

Compiled by E.C. Dept. of
Senior Services 11/03

Concepts of universal design, home modification and aging in place are increasingly popular... by no means a complete list, this has been compiled as a "starting place".

The **IDEA Center**, housed within the School of Architecture & Planning at the University at Buffalo, is a leading center for research, development, education and service in the field of accessibility and universal design. The Center's mission is to improve the usability and safety of the built environment for all people throughout their life spans. In pursuit of this goal, the Center provides resources and technical expertise in architecture, product design, graphic design, web site design, facilities management and the social and behavioral sciences. Through its technical assistance program, the IDEA Center offers design and consulting services related to accessible and universal design to individuals, families, and public and private organizations. These services include the design of new accessible single-family homes and universally designed civic buildings, as well as the design of accessible renovations to homes, group homes and workplaces. The Center possesses significant expertise in the design and modification of single-family homes to facilitate aging in place. (716) 829-3485x329 www.ap.buffalo.edu/idea

The **Erie County Department of Senior Services** seeks to promote the optimal well-being of older adults by empowering them to lead lives of independence, health and dignity and to facilitate the development of comprehensive, coordinated and cost-effective services within the community to meet present and future needs of seniors and their caregivers. As the Area Agency on Aging, Senior Services are experts in programs and services for older adults. (716) 858-8526 or www.erie.gov/depts/seniorservices.

The **Erie County Office for the Disabled** ensures that Erie County's citizens with disabilities have a direct voice in County government; to make available to such citizens an advocate who works within the county structure to develop and enhance services; and to oversee the provision of accessible facilities and programs by the County. The ECOD does NOT provide "services" in the sense of specific programs or funds which are available to those with disabilities. Rather, it provides assistance: **Referral** The ECOD serves as a clearinghouse for information on programs and services made available to citizens with disabilities by Erie County and through affiliated agencies. **Representation** As the official representative of an approximate 15% of Erie County citizens with disabilities, the ECOD provides this community with a liaison to both the County Executive's Office and the Erie County Legislature to advocate for inclusion and positive change on their behalf. **ADA/ACCESS Oversight** The Executive Director of the ECOD serves as Erie County's Compliance Officer for the Americans with Disabilities Act (ADA, PL 101-336) as well as for sec. 504 of the Rehabilitation Act of 1973 (PL 93-112). Both laws establish and protect the rights of persons with disabilities. The Executive Director advises Erie County on all issues related to providing ADA compliant access in any facility owned, operated or leased by the County - as well as in programs offered to the public by the County. To assist in this effort, the Erie County Department of Public Works (DPW), the County's Division of Equal Employment Opportunity (EEO), and the County Attorney's Office each provide Co-Coordinator for ADA compliance. **Advisory** The Erie County Office for the Disabled is assisted by a twelve member advisory panel. The Council assists the ECOD by

providing an ongoing forum for community feedback from citizen with disabilities. Council membership is available to Erie County residents who are Persons with disabilities; Parents of persons with disabilities; Professionals and advocates who work with those who have disabilities within Erie County; and also open to representatives of Erie County who work with this community. Council meetings are open to the public and are held the third Tuesday of each month starting at 2:00 pm in Room 904 of the Rath Building (95 Franklin St.) in Buffalo. ECOD: (716) 858-6215 or NY Relay 1-800-662-1220

National Advisory Council on Aging In Place seeks to encourage senior homeowners to be proactive in taking steps to modify their home environments to make them safe and comfortable as they age. The Council's primary mission is to educate homeowners and their relatives, policymakers and other concerned parties about home modification measures that can be made in residential environments to enable individuals to live comfortably and safely in their own homes, and avoid unnecessary accidents, as they age. Focuses include:

- Home modifications/products that enhance comfort, safety and support independent living;
- In home health services;
- Advice for seniors and their adult children on discussing options;
- Products for use in the home that increase safety, comfort and convenience;
- Financings options for aging in place strategies.

Website is (www.seniorsafehome.com)

National Reverse Mortgage Lending Association is a nonprofit trade association based in Washington, DC, whose members make and service reverse mortgages throughout the U.S. and Canada. Members sign a Code of Conduct pledging to abide by guidelines that assure fair, ethical, and respectful practices in offering and making reverse mortgages to seniors. NRMLA offers a free information booklet on reverse mortgages, called *Just the FAQs: Answers to Common Questions About Reverse Mortgages*. Consumers may order it by calling 1-866-264-4466, toll-free www.reversemortgage.org has extensive information on reverse mortgages. The National Reverse Mortgage Lending Association is at 1625 Massachusetts Ave., NW, Suite 601, Washington, DC 20036 (202) 939-1760

Traditional loans are available through commercial lenders. Ask your financial advisor about products that might be best for you.

The **US Department of Housing and Urban Development** has a **203k Rehabilitation Mortgage** available through most commercial lenders and banks. This program allows the borrower to obtain one mortgage covering both the acquisition of the property and the rehabilitation. Eligible improvements can include structural alterations and improvements for accessibility such as lowering kitchen cabinets, installing wider doors, exterior ramps, etc. Extensive details regarding this specific type of mortgage are available at www.hud.gov.

Erie County Rehabilitation Loan Program available through the Department of Environment and Planning – Community Development Block Grant Program is funded through the US Dept. of Housing and Urban Development (HUD). It provides financial assistance to low income homeowners to make essential repairs through repayable loans secured with a collateral mortgage. Fixed interest rates are either 0% or 3% depending on household size and income. The property must be within one of Erie County Consortium areas, occupied by the owner, taxes must be current, and household income must be below 80% of Erie County's media income for the family size as indicated below (effective 2/20/03):

Household Size	Income must be below 80% of County Median Income
1	29,400
2	33,600
3	27,800
4	42,000
5	45,350
6	48,700
7	52,100
8	55,450

Program housing inspectors help the homeowner to determine what work is required to make the house safe and sound. Staff may offer technical assistance. While it is the homeowners' responsibility to select their own contractor, competitive bidding is required from contractors to assure a fair price for the work. County trained housing staff will inspect work completed before releasing any payment to the contractor. There are penalties for default on the lien. Mobile Home Repairs are also eligible. For more information, call (716) 858-8390.

The **Erie County Handicap Assistance Program** allows low and moderate income individuals with documented disabilities that significantly impair mobility to make essential accessibility improvements to and through the home. Based on income levels, grants are issued to assist with repairs such as access ramp installation, replumbing of kitchen and bath, etc. to provide access. Applicants must have full documentation of handicapping conditions and need for modifications, as well as a letter from an organization specializing in the needs of the handicapped or appropriate medical source. For more information, call the Department of Environment and Planning at (716) 858-8390.

The above county programs cover the Villages of Alden, Akron, Angola, Depew, East Aurora, Farnham, Gowanda, Lancaster, North Collins, Orchard Park, and Springville as well as the Towns of Alden, Aurora, Boston, Brant, Clarence, Colden, Collins, Concord, Eden, Elma, Evans, Grand Island, Holland, Lancaster, Marilla, Newstead, North Collins, Orchard Park, Sardinia, Wales, and Cities of Lackawanna and Tonawanda. Residents of other areas not listed such as City of Buffalo, Amherst, Town of Tonawanda, etc. should contact their own Municipalities to inquire about programs.

For example, **Town of Amherst** Planning Department has a Housing Rehabilitation Program to help low and moderate income homeowners complete repairs, including roof repairs, attic insulation, plumbing repairs, and heating system or hot water tanks. Income requirements exist. Call (716) 631-7082 between 9-5 Mon-Fri.

City of Buffalo programs are often administered on a localized or neighborhood basis. Loans may be available. Call the Department of Community Development at 851-5312 or 851-5035 for more information or to be directed to the Community Based Organization for your designated geographic area.

The Southtowns Rural Preservation Company is a non profit 501(c) (3) offering financial assistance to eligible homeowners within the service area for needed repairs and improvements to permit the use of the property by residents with disabling conditions. Income eligibility changes annually. (716) 941-5787

Erie County HEAP and WRAP

HEAP is a federally funded fuel assistance program designed to help with rising energy costs. The Erie County Department of Senior Services is responsible for outreach and certification of the non-public assistance age 60+ population of Erie County and certain segments of the disabled population. Senior Services also serves as an alternate certifier for the Home Energy Assistance Program and conducts interviews for all segments of the population at various outreach sites throughout Erie County. HEAP Doors opened 11/3/03, but Erie County Seniors are encouraged to apply by mail now. If you received HEAP benefits last year, you will be mailed an application. If you need an application, call HEAP at 858-7870. Eligibility for participation is based upon gross family income and household size. Food stamp recipients automatically receive basic HEAP.

Income Eligibility Guidelines

As of October 2003

Household Size	Tier I	Tier II
1	\$0 - \$ 973	\$ 974 - \$1,729
2	\$0 - \$1,313	\$1,314 - \$2,261
3	\$0 - \$1,653	\$1,654 - \$2,793
4	\$0 - \$1,993	\$1,994 - \$3,325
5	\$0 - \$2,334	\$2,335 - \$3,857
6	\$0 - \$2,674	\$2,675 - \$4,389
7	\$0 - \$3,014	\$3,015 - \$4,489

For the 2003-2004 program year, there is only one regular benefit available per household per program year. The benefit ranges from a low of \$40 to a high of \$400.

Seniors who received benefits in the 2002-2003 season will be mailed an application, or new applicants may call the HEAP Hotline at (716) 858-7870.

What If I Need Additional Help?

There is a second component to the Home Energy Assistance Program called Emergency HEAP. In order to be eligible for the Emergency HEAP benefit, a household must have income at or below the previous stated guidelines and the regular HEAP benefit must first be utilized in order to ameliorate the emergency situation. Households must use all available liquid resources prior to the authorization of Emergency HEAP. Emergency benefits vary regarding heating type, income status and vulnerable member classification.

For additional information, please contact the HEAP hotline at (716) 858-7870, Monday through Friday 8:30 a.m. - 4:30 p.m.

What Is The Weatherization Referral And Packaging Program Of The Erie County Department Of Senior Services? (WRAP Program)

WRAP is a federally funded energy assistance program designed to help HEAP eligible households with their energy related problems or needs. The program is unique to New York State and administered locally by the Erie County Department of Senior Services.

What Type Of Assistance Will I Receive?

If you are experiencing a cold, drafty house in the winter or your heating bills are skyrocketing out of sight, a WRAP representative will talk to you and will help you pull together energy services in the community that can help you. The WRAP representative, who is a trained energy specialist, will assess your needs and then develop a plan that you agree will meet your needs. You will be linked to weatherization, energy and other human service programs available in Erie County. Under the WRAP Program, the representative will then be there to help you apply for benefits or programs and then make sure you get those services.

Applications are obtained by calling the Erie County Department of Senior Services Information and Referral Unit at (716) 858-8526, Monday through Friday 8:30 a.m. - 4:30 p.m.

Generally, the process will take anywhere from 6-9 months from start-up to completion. With current case load, completion may take up to two years.

For additional information regarding the WRAP Program, you may contact the Erie County Department of Senior Services HEAP Hotline at (716) 858-7870, Monday through Friday 8:30 a.m. - 4:30 p.m.

Helpful hints and suggestions Some minor and inexpensive ways can improve the safety of your home. Some of these include:

- Kitchen cabinets with roll-out and pull-out shelving
- Extra lighting, especially in bedrooms and bathrooms
- Raised toilets can be easier to use. Recessed tanks can make bathrooms easier to maneuver.
- Non-slip floors and Non-skid rugs reduce risk of falling
- Raised garden beds
- No-threshold showers with grab bars and built in steps or stools
- Front-loading washer & dryer
- Replace drawer knobs with u-shaped pulls – generally easier to grasp
- Vary height of countertops for people of varying heights/tasks
- Use contrasting colors, particularly at tops and bottoms of stairs
- Install and secure stairway railings – some models are easier to grasp than others
- Replace fixed showerhead with a hand-held model
- Replace light switches with easy-to-use rocker switches
- Make doorways wider with off set hinges
- Phone jacks near sleeping or bathing areas
- Adjustable height closet rods
- Raise electrical outlets
- Purchase smoke detector with strobe lights if hearing impaired

Websites to visit for assistance and information: Many will have links to further explore:

www.ap.buffalo.edu/idea - The IDEA Center

www.reversemortgage.org/ageinplace/ageinplace.htm

www.erie.gov/depts/seniorservices - Resources for older adults & families

www.UDhomes.com Universal design plans and products

www.rebuildingtogether.org/home_modifications

research.aarp.org/il/home_mod_1.html - AARP conducted national study about Older Americans and housing resulting in an 85-page report

www.seniors.gov/retirementplanner/housing/home_modification.html

www.hgtv.com Home & Garden Television - and search for universal design

www.aoa.dhhs.gov/eldfam/Housing/Home_Remodeling/Home_Remodeling.asp

www.cdc.gov/ncipc/duip/spotlite/falls.htm - Natl. Center for Injury Prevention & Control

www.nahbrc.org - National Association of Home Builders

www.homemods.org/library/pages/safety.html for a home safety checklist

www.design.ncsu.edu/cud/proj_services/projects/nea.htm - Center for Universal Design